AN ASSESSMENT OF THE EFFECTS OF HOUSING POLICY ON THE DEVELOPMENT OF THE LOKOJA METROPOLIS

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ABSTRACT

This study assesses the effects of housing policy on the development of the Lokoja metropolis. Both primary and secondary data were used for the study. In achieving the objective of this study, the authors x-rayed the concomitant effects of housing affordability viz-a-vis the efforts of the most recent administrations of Kogi State in housing provision. Premised on the Orthodox Market Theory, the study discovered that indeed the increasing cost of building materials arising from inflationary trends has significantly affected housing affordability in Lokoja Metropolis. Therefore, among others, the study recommends that government should be more responsive to the housing needs of the people in the provision of quality housing, especially in the adoption of low-cost housing schemes to facilitate and strengthen the linkage between the government and the masses. The study also suggests the introduction of a Skill Development Fund to equip the communities and businesses with the relevant skills required to raise funds for the provision of quality housing

Keywords: Effects, Housing Policy, Development, Metropolis, and Affordability.

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INTRODUCTION

Housing is one of the three basic needs of man and it is the most important for the physical survival of man after the provision of food (Turner, 1983; Munonye, 2009 and Olayiwola, 2005). It has a profound influence on the health, efficiency, social behaviour, satisfaction, and general welfare of the community. Okedele (2009) opined that, in the evaluation of man's comfort, growth and development, it is inevitable that housing is considered a critical element.

This issue was highlighted at the United Nations Conference on Human Settlement (Habitat 1) which was held in Vancouver, British Columbia, Canada in June 1996 and during the international year of shelter for the homeless in 1987. This emphasizes the importance of providing adequate and affordable houses in every human society and dispensation. The United Nations Organisation (UNO) (1996) affirms this by declaring that housing is very crucial to the survival, welfare, and health of individuals.

Consequently, serious attention has been given in many developing countries to housing problems and housing policies to address the problems. Nigeria ranks among the rapidly urbanizing countries in Africa and the challenges therein, especially in the provision of adequate housing and basic services (FMR&UD, 2003).
With a population of 140 million people plus (preliminary census, 2006) Nigeria is the most urbanized country in population in black Sub-Sahara Africa. The United States Census Bureau projects that the population of Nigeria will reach 264 million by 2050 and that Nigeria will be the 8th most populous country in the world (Wikipedia, 2007).

Over the years, governments had embarked on several housing intervention programmes, intending to make housing available and affordable to the majority of the population. These housing interventions are reflected in the annual budgetary provisions for housing urban development, and the establishment of an institutional framework for housing development (Diogu, 2006). According to Aribigbola (2009), despite the various efforts of government, individuals and agencies both locally and internationally to improve housing provision in Nigeria, housing problems particularly shortage

and affordability persist. This lends credence to the growing international concern over the issue. It is on this premise that the major objective of the paper is to assess the efforts of two regimes of Kogi State in addressing this predicament.

PROGNOSIS

Lokoja town progressively metamorphosed into a metropolitan city immediately after the creation of Kogi State in August 1991. The rapid increase in population, coupled with an increase in the rate of urbanization had led to the unplanned and uncontrolled expansion of Lokoja town. Consequently, this scenario has caused tremendous pressure on civic infrastructural systems, generated housing problems, and an unkempt environment among others. There are increasing rise in slum conditions which has un-denied consequences on the socio-economic lifestyle, health of residents, and the general outlook of the town. Uncontrolled development has led to haphazard development and excessive densification of the plot area in Lokoja.

Ola, (2015) maintained that although it is a State Capital that has a development plan, residential plots were allocated by the local chiefs who sell out land without any improvement in the form of provision of community facilities. Most of the houses were constructed without planning approval or permit. The majority who did not get permits saw no reason to do so, a sign of a lack of awareness or lack of measures to compel them to do so.

Apart from the unauthorized construction, there have been developments, which though legally authorized, are unplanned and disorderly. The reasons for this can be traced to several factors, such as; inadequacy of development control rules, absence of proper authority to enforce development control rules, and lack of monitoring of the development. This made Bentinck (2000) describe such an area as an administrative twilight zone. The Town Planning Board, the Local Government Council, and communities execute various responsibilities in the fringe areas of Lokoja; but which are not structured to handle the challenges of urbanization. This condition gives room for the informal

process of land use development to thrive as government-level actors lack the capacity to execute their mandates.

The resultant effect of the above is the increasing cost of housing. Generally, the cost at which the house reaches the market will go a long way to determining affordability. The income of an employee determines his ability to afford a house. Where per unit cost of building is abnormally high as we have today, the simple implication is that few people will be able to afford it (Bello, 2008). The limited finance available will not be able to spread around the potential homeowners. Accordingly, the gap between income and shelter costs in Lokoja is increasingly very wide. This has eliminated low-income earners from the housing market. According to Bello (2008), the high cost had been attributed to the following: the rising cost of building materials, the inflation rate in the economy, high space and quality standards adopted by designers, fees of professionals involved in designs and construction, excessive profit of contractors among others.

The average income of Nigerians is too low to support the construction of buildings within a short or even medium period (Opaluwa, 2010). Many even find it difficult to cope with regular and prompt rent payments. This makes the aspiration of the average Lokoja person to own a house or occupy an adequate rented apartment. Ademiluyi and Raji (2008) explain that a recent World Bank report noted that two of the most critical urban development issues facing Nigeria are the financing of urban infrastructure and the institutional arrangements for housing delivery in urban centers. This is true of Lokoja Metropolis. The provision of basic utilities and services particularly housing is partly the responsibility of the government, which has been handicapped in recent times by declining political will and corruption. ,

CONCEPTUAL CLARIFICATION

Housing

Housing refers to the physical structure that man uses as shelter and the facilities/ amenities and other aspects of the social environment which link man with his remote and immediate environment. Housing is not

only a building hut that comprises all inbuilt amenities that make life comfortable for the inhabitants (Zanuzdana, 2012). It embraces all the environmental qualities that make a particular dwelling unit livable.

The escalating housing problems are the resultant health problem that has made the government see the need for intervention leading to the formulation of the Nigeria National Housing policy whose ultimate goal is to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost. Although all countries regardless of the average standard of living, there is a large section of the population that cannot afford what can be regarded as an adequate standard of housing.

Nigerian government over the years at every level of government recognizes the fact that housing problems are multi-faceted, the most visibly tackled of these problems is that of quantitative deficiency of houses in stock. Each prospective government realized that the most vulnerable group when it comes to housing deficiency is the low-income group. Irrespective of the realization of this not objective, the low-income group in the country is still bedeviled with the myriad of housing problems notable among which include quantitative deficiency and their inaccessibility to decent housing. It is not uncommon to conclude that the poor for the reason of affordability cannot access decent accommodation. Government programmes on housing over the years are claimed by the government to be directed towards helping the poor to meet their housing needs, none of these programmes have succeeded in ameliorating housing challenges confronting the poor, from direct construction of low-income housing to site and services scheme of government, adequate housing remains elusive for the low-income group.

HOUSING POLICY

A policy is a conscious system of principles meant to guide decisions and secure rational objectives. A statement of intent is generally implemented as a procedure through programs. It is a guideline provided by the government which is aimed at meeting specific objectives or needs that may entail fiscal, institutional, legal,

and regulatory frameworks. Policy according to Sulyman, (2000) is a statement on paper by the government or an establishment as regards the way and manner in which identified problems could be mitigated. Because of this, different sectors of the economy have policies that are used in tackling peculiar problems.

Housing policy can therefore be seen as a tool that is used in overcoming housing problems, and consequently for the achievement of sustainable housing. Housing policy can therefore be seen as a statement of intent to achieve given housing objectives.

The housing policy of the colonial era was characterised by the direct provision of housing through the provision of staff quarters for expatriates and other indigenous staff of the multinational organisations and the administrative officials of the colonial government.

The housing policy in the 1980s and 1990s placed more emphasis on building societies and mortgage provisions. In all of these, the rural areas were neglected, leaving the qualitative issues in this part of the country unattended whereas the housing stocks in the urban areas were improved upon (Ibimilua and Ibitoye, 2015).

Housing shortage in urban centers accentuated by a high rate of urbanization prompted this selective attention by the government. The military era improved the housing delivery policies met on ground. The period between 1979 and 1983 witnessed tremendous improvement in the provision of public housing. Direct construction of supposedly low-cost housing was vigorously pursued, while governments at both the state and the federal levels set specific targets of delivering a large number of low-cost housing units. The laudable goal and the vigour at which this was pursued were marred with harp corrupt practices and politicization of the scheme. Houses delivered then ended up being too expensive and indirectly inaccessible to low-income earners, while most at then were built in poor locations. The military coup of 1984 though a necessary evil truncated the housing delivery target of the civilian government. The military era that came on board (1984-1999) equally showed a pious intention of meeting the housing needs of the poor. Housing finance seems to preoccupy the policy framework of the

successive governments of this era. This was enhanced by the promulgation of the Mortgage Institutions Decree No 53 of 1989. The decree promoted the realization of the major and specific objectives of the National Housing Policy.

HOUSING AFFORDABILITY

Agbola (2005) noted that for housing to be affordable for low-income earners, it must be tailored to the total income level. Inexpensive housing is used to define dwelling units whose total housing budgets are considered reasonable to a group of people in a definite salary scale. Housing becomes affordable only if it meets the 30% test (Adediji, 2006). A review of city housing in Nigeria points out that rental fee accounts for about 60% of the income of an ordinary worker with the remaining 40% for food, clothing, health, transportation, and other requirements; a percentage that tosses the wage earner into extreme insufficiency.

This completely ignores the United Nations' description of inexpensive housing. Affordability is hence the fundamental of any societal housing scheme. If the system is not low-cost, then it is not justifiable. Adedeji (2006) stated that a household survey in Nigeria indicates that accommodation takes a generous portion of a salary earner and has remained a standard for judging any regime's performance in the socio-economic and political spheres of a country.

The private sector understands housing from a broad viewpoint than the public sector, because humans are measured by the kind of houses they live in and their location. This means that the category of house one occupies is a measure of his/her personality and economic worth in society. In Nigeria, the drive toward achieving housing for all is continuously becoming an illusion due to the size of the population. With about 200 million in population and an estimated housing need of over 1 million which is always rising as the day goes by, this has become a hard task.

A great number of city residents in Nigeria live in shanty towns and derelict homes short of simple conveniences, unhygienic surroundings, and water. With the emergence of a different National Housing plan and the resurgence of numerous primary mortgage

institutions (PMIs) in the last 15 years, either as independent or as businesses of depositary organizations coupled with an aggressive operation of the private developers, the housing needs are far from being realized (Nubi, 2000).

FACTORS AFFECTING HOUSING AFFORDABILITY IN NIGERIA

Factors such as high rural-urban migration, High cost of building materials, difficulty in purchasing land, poor maintenance of existing buildings, and poor implementation of government policies are key among the various factors affecting the shortage and provision of affordable housing.

Measures such as the provision of basic amenities (light and water, etc); the use of good building materials that have longevity; and access to credit facilities to assist the building of their houses with a low or possibly no interest rate will in no doubt be the needed panacea.

In metropolitan cities such as Lokoja, high rural-urban migration is a major factor contributing to the shortage of affordable housing. High population growth drifts constantly to urban areas, with corresponding inadequate measures for the provision of affordable housing for the populace giving rise to slum and squatter housing; an offshoot of overcrowding that results in high building density and high occupancy rate. Thus, the large population of people in the urban centre is a continuous challenge to the accessibility of affordable housing in its urban cities.

There are always changes in population as a result of people migrating into the urban cities of Nigeria. Migration is said to occur both on a short-term or long-term basis depending on the conditions in which people find themselves. As a result, the proportion of the Nigerian population living in urban centres has increased phenomenally over the years. This has created severe housing problems, resulting in overcrowding, shortage of housing, and a situation in which about 60% of Nigerians can be said to be 'houseless persons'.

Moreover, poor planning and maintenance of existing buildings contribute significantly to the shortage of affordable housing. For a structure to remain durable, there must be a good maintenance policy in place. Where buildings are not maintained and have been allowed to deplete for a very long time, the rehabilitation and renovation become costly and capital intensive, and sometimes properties are abandoned rendering them unusable and depleting the existing housing stock. Similarly, arising from poor maintenance culture, most occupants also destroy their houses and associated facilities to a condition where they become inhabitable and are eventually abandoned. In some cases, houses are subject to a high risk of fire incidents, thus houses are engulfed by fire, especially during the dry season, and left abandoned. These buildings are not rehabilitated both by individuals or the government and over a long period the properties completely deteriorates, decay, and are destroyed.

The use of inferior building materials is another factor resulting in the shortage of affordable housing. Buildings rapidly decay because of the use of poor quality (inferior) building materials in the construction; this largely impacts the life expectancy of the existing housing stock and the long-term durability of the buildings. This depletes existing housing within a few years, thereby not meeting any aim towards sustainability, and not addressing the needs of the present generation as well as that of future generations.

Furthermore, high rental costs are identified as another significant factor with many people usually commenting that people living in government low-cost housing estates are mostly middle-income earners. This is because government housing programmes in terms of building design do not respond to the targets of the low-income population in the long term and has resulted in the middle and high-income earners who have the finance to highjack the completed developments

More worrisome is the fact that the majority of the populace has difficulty purchasing land to build, lack of finance, access to credit facilities, lack of insurance policies to share risk, high cost of labour to build, and high cost of building materials as a major drawback to

providing, building and owning a house. The Nigerian Land Use Act of 1978 vests all land in the government making this an obstacle to land available for housing development. Unfortunately, in the Lokoja metropolis, there is no mechanism for risk sharing and insurance policies that will encourage banks and other financial institutions to extend mortgage loans to people at the lower income level.

This is because Nigerian financial institutions settle for lending to the rich. There is also an absence of a National credit database that can provide credit information for all individuals that enjoy financial services in any form. With the Nigerian building industry largely dependent on imported foreign building materials and considering the current economic crises of the country resulting in high exchange rates; there is a drastic rise in the cost of building materials. These factors have significantly hindered the provision of affordable housing.

Accordingly, it could be safe to aver that the government is responsible for the challenges facing the provision and shortage of affordable housing. Inadequate provision of basic infrastructure by the government, corruption, poor implementation of housing policies, and economic melt-down are identified as key reasons why the government should be held responsible. It is worth mentioning that, over the years, the Nigerian government has enacted various housing policies and programmes aimed at providing affordable housing. These programmes have been unsuccessful because of corruption; a situation where contractors divert and embezzle money meant to execute a project and leave it abandoned. Most housing programmes lacked continuity with changes of government, and inadequate funding of most of the projects have all led to the shortage and or provision of affordable housing.

OBJECTIVES OF THE NATIONAL HOUSING POLICY

It is pertinent here to state the objectives of the National Housing Policy because the ultimate goal of the Policy is to ensure that all Nigerians own or have access to decent housing at an affordable cost by the year.

To achieve this laudable goal, the Government decided to pursue the following policy objectives among others:

i. Encourage and promote active participation in housing delivery by all tiers of government;
ii. Encourage greater participation by the private sector in housing delivery.
iii. Establishment of an appropriate institutional framework to facilitate effective planning in housing supply;
iv. Restructuring all existing public institutions involved in housing delivery at the federal and state government levels to make them more effective and responsive to the needs of all Nigerians;
v. Reviving existing laws and regulations, such as the Land Use Decree, the planning laws, etc., to facilitate housing provision;
vi. Improving the finances and strengthening the executive capacity of local governments to enable them to contribute more effectively to housing delivery;
vii. Upgrading and rehabilitating low-quality or sub-standard houses in urban areas as a step towards improving the quality of the environment;
viii. Providing sites and services to facilitate home ownership and orderly urban and rural development.

KOGI STATE GOVERNMENT HOUSING POLICY

In concrete terms, Kogi State has no Housing Policy as a draft but rather domestication of the National Housing Policy which mandates states to leverage upon. The goal of the housing policy is to adequately house everybody in good housing, in a good environment, and at an affordable cost. Successive regimes in the state have made concerted efforts in light of the above for example, Governor Idris Ichalla Wada (2011-2016), constructed 272 units of Housing Estate in 2014 at Lokoja for the flood victims and pledged to replicate the same to all the Local Governments affected by the natural disaster in the state. Again, under his regime, the Kogi State Property Development Corporation built over 200 Housing units in 2014 at Crusher-Felele, the outskirts of Lokoja along the Lokoja-Okene-Abuja Expressway. Furthermore, by the first quarter of 2015, his Government signed a

Memorandum of Understanding (MOU) with the Public Private Partnership (PPP) to construct 405 Houses for civil servants in the State.

Accordingly, by the end of 2015, the two phases of 105 and 170 Housing units had been completed. This was to be given out to civil servants in the state at a moderate cost of 3 million naira for one bedroom, 4.5 million naira for two bedrooms, and 6 million naira for three bedrooms (The Graphics March 2016). Unfortunately, his 4-year regime came to an end in January 2016 having lost the gubernatorial re-election bid in the last quarter of 2015. As part of the efforts to ensure affordable houses for all in Kogi State, the regime of Governor Yahaya Adoza Bello (2016 to date) has signed a memorandum of understanding (MoU) in partnership with a private developer, Onyx First Risers Limited, to provide 1,000 units of an affordable housing scheme in the state.

There has not been practical actualization of this. It should not be forgotten that the major problem that often hampers the implementation of government projects is the lack of budgetary allocation and funding. The signing of a Memorandum of Understanding (MOU) without cash-backing is more of political propaganda which successive Nigerian Governments are known for.

SUMMARY

The rapid increase in population in the Lokoja metropolis is due to the influx of rural/urban migration as a result of Lokoja being the State capital is the cause of the rapid increase in housing challenges. In the cause of the fieldwork, it was revealed that housing affordability is a major challenge as more and more people are not able to access housing because of cost. Moreover, the study shows that the failure of the government to understand the housing needs of the people has increasingly made the government unable to meet the housing needs of people.

What is more, the cost of building new houses due to the inflationary price of building materials was discovered to be a major challenge. The study equally revealed that the cost of housing in the Lokoja metropolis has increased the living standard of the people. On

housing policy, the study discovered that majority of people in the Lokoja metropolis are ignorant of the existence of Housing Policy.

According to the study, the major challenges in the implementation of the Housing Policy include but are not limited to inadequate funding for housing, cost of building materials, and lack of continuity of government policies. Lastly, the study revealed that strategies for effective implementation of the Housing Policy in Kogi State include among others, the institution of a well-monitored housing fund and that government should muster more political will and be practically responsive to the housing needs of the people.

CONCLUSION

Housing is a basic necessity of life without prejudice to economic conditions. Despite this, the housing problem is universal. In Nigeria, it exists in urban and rural places. The housing problem in urban places takes the form of slum dwellings, homelessness, overcrowding, squatter settlements, and substandard housing units. In rural areas, poor housing quality, deficient environmental conditions, as well as inadequate infrastructural facilities, are the order of the day.

The policy instrument is one of the ways of tackling housing problems. In this sense, the Kogi State government should rise to address housing problems. The government should spell out a line of action in its housing policy to include construction technology, housing finance, land and infrastructure, building materials, labour management, housing allocation, monitoring, and review.

The Nigerian housing policy was well conceived with the fundamental elements of feasibility, affordability, and the limited time frame required for the completion of the programmes. To some extent, the various policies and programmes of housing in Nigeria have been able to make significant improvements in housing production and delivery. The housing policies provided guidelines for housing construction, maintenance, and delivery. Kogi State Government should key into these aforementioned programmes.

Although the policies and programmes are besieged by shortcomings like poverty, ever-increasing costs of construction and building materials, homelessness, weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and collection of certificate of occupancy, programme monitoring as well as review, the political will of government can make a considerable difference. To this end, this study recommends the conscientious will of the government in being responsive to the housing needs of the people. Accordingly, it could leverage on supply of infrastructural facilities, encouragement of the use of local materials, as well as low-cost housing scheme. Other recommendations are finance of housing policies and programmes, slum upgrading, institutional support for housing construction and delivery, implementation, monitoring, evaluation, and re-appraisal of policy. These are the canons of sustainable housing.

RECOMMENDATIONS

The major aim of housing policy is to solve housing problems. In order to achieve this, there is a necessity to enhance the workability of the policy. Consequently, the state housing policy (if available) should be reviewed periodically to make it functional and acceptable. Apart from this, to attain effective housing delivery, there should be access to land, finance, and building materials. This should be complemented by the provision of infrastructure, and housing maintenance, as well as the encouragement of insurance companies in building and selling houses at affordable prices. Also, the implementation of housing policy should take cognizance of low-income earners. Consequently, there should be a provision for low-cost houses for low-income families.

In considering the low-income earners, local building materials should be encouraged. Moreover, realistic housing objectives must consider slum upgrading, periodic repair, and maintenance, as well as urban renewal. Housing delivery strategies should include institutional frameworks, housing finance, low-income rural housing, and urban prototype government housing. Apart from government intervention,

the private sector should be encouraged in housing production with the aid of incentives, loans, and subsidies. In addition, the Federal Mortgage Bank of Nigeria which is saddled with the responsibility of guiding and controlling the operations of mortgage institutions should be empowered financially to perform more regulatory functions in the housing market.

Furthermore, building land should be readily available and accessible to potential builders. Similarly, the process of building plan approval and issuance of a certificate of occupancy should be made faster and less cumbersome. Also, mass production of building materials should be encouraged. This will make the materials to be affordable to the poor. Apart from mass housing, another feasible solution to the housing problem is to encourage individuals to build their own houses with the aid of a low-cost scheme. Above all, the government should facilitate the development of the Building Materials Producers Association of Nigeria (BUMPAN), the Real Estate Development Association of Nigeria (REDAN), and other associations in the housing industry. Finally, public policy decision-makers need to understand the relevance of policy research as an important ingredient of housing delivery. Such research should focus on the goal and objectives of the housing policy *vis-a-vis* its implementation, monitoring, and review. These are the concomitants of sustainable housing policy.

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